

CARRIERS	HMO Plans					HMO/POS Plan C \$1000					HMO/POS Plan D \$1000					Rate Guarantee
	\$5	\$10	\$15	\$20	\$30	\$5	\$10	\$15	\$20	\$30	\$5	\$10	\$15	\$20	\$30	
Aetna Health	\$5,645	\$5,362	\$5,075	\$4,828	\$4,381	n/a	n/a	n/a	n/a	\$4,927	n/a	n/a	n/a	n/a	n/a	None
AmeriHealth HMO	\$6,274	\$5,263	\$4,891	\$4,514	\$4,032	\$6,553	\$5,521	\$5,142	\$4,757	\$4,264	\$6,775	\$5,721	\$5,334	\$4,941	n/a	None
CIGNA Healthcare of NJ	\$5,655	\$5,538	\$5,460	\$5,401	\$5,108	\$6,543	\$6,436	n/a	\$6,188	\$6,040	\$6,684	\$6,603	n/a	\$6,410	\$6,264	1 year
Health Net	\$6,574	\$6,387	\$6,189	\$5,983	\$5,415	\$6,552	\$6,418	\$6,281	\$6,134	\$5,674	\$6,805	\$6,671	\$6,534	\$6,387	\$5,927	None
Horizon Healthcare of NJ/Horizon BCBS	\$4,061	\$3,906	\$3,728	\$3,503	\$3,390	n/a	\$4,400	n/a	\$4,015	\$3,925	n/a	\$4,575	n/a	\$4,221	\$4,127	60 days
Oxford Health Plan of NJ/Oxford Health Ins	n/a	n/a	\$4,881	\$4,756	\$4,553	\$6,413	\$6,269	\$6,147	\$6,001	\$5,703	\$6,782	\$6,638	\$6,516	\$6,370	n/a	1 year
WellChoice HMO of NJ	\$5,823	\$5,596	\$5,338	\$5,012	\$4,711	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1 year

Note: Rates shown are monthly premiums for the sample group described on the attached page.

Note: The Standard HMO Rx benefit is 50% or \$15 copay at the option of the carrier

Note: Where two carriers are listed, the HMO coverage is issued by the first and the POS coverage is issued by the second.

Rates based on 50% Rx benefit

